

In re:
Jo Ann T. Smith
Debtor

Case No. 16-18381-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 25, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2024:

Recip ID	Recipient Name and Address
db	+ Jo Ann T. Smith, 326 Tall Meadow Lane, Morrisville, PA 19067-6402
13845292	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
13832235	+ One Main Financial, Levittown Town Center, 187 Kenwood Drive N., Ste. C, Levittown, PA 19055-2460
13918931	+ Patricia M. Mayer, Esquire, 301 Oxford Valley Rd., Ste. 203B, Yardley, PA 19067-7708
14589096	Wells Fargo Bank, N.A., c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 25 2024 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 25 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14125541	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jul 25 2024 23:53:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
13858459	Email/PDF: ebn_ais@aisinfo.com	Jul 25 2024 23:58:47	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13895818	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2024 23:53:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14599238	^ MEBN	Jul 25 2024 23:48:40	CSMC 2021-RPL1 Trust, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14588895	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 25 2024 23:54:00	CSMC 2021-RPL1 Trust, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
13832230	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2024 23:58:47	Chase Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
13832231	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 26 2024 00:25:03	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
13881423	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 25 2024 23:53:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13832233	Email/PDF: pa_dc_claims@navient.com	Jul 25 2024 23:58:16	Navient, Attn: Correspondence, PO Box 9500, Wilkes Barre, PA 18773-9500
13832232	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 26 2024 00:24:50	Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
13874287	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 25 2024 23:58:48	Navient Solutions Inc., Department of Education

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jul 25, 2024

Form ID: 138OBJ

Total Noticed: 27

13832234	Email/Text: ext_ebn_inbox@navyfederal.org	Jul 25 2024 23:54:00	Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
13846166	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jul 25 2024 23:54:00	Navy FCU, 1 Security Place, Merrifield, VA 22116
13841688	+ Email/PDF: cbp@omf.com	Jul 25 2024 23:58:20	Navy Federal Credit Union, PO BOX 3000, Merrifield, VA 22119-3000
13832236	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 23:58:16	ONEMAIN, 605 MUNN RD, FORT MILL, SC 29715-8421
14215906	+ Email/Text: bncmail@w-legal.com	Jul 25 2024 23:53:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
13832237	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2024 23:58:28	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13832238	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 25 2024 23:53:00	TJX Rewards, PO Box 530948, Atlanta, GA 30353-0948
13870334	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 25 2024 23:58:46	Verizon, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225
13832239	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 25 2024 23:58:12	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
			Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
DENISE ELIZABETH CARLON	on behalf of Creditor CSMC 2021-RPL1 Trust bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEEANE O. HUGGINS	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jul 25, 2024

Form ID: 138OBJ

Total Noticed: 27

on behalf of Trustee WILLIAM C. MILLER Esq. lhuggins@ph13trustee.com

OneMain Financial

cbp@omf.com

PAUL H. YOUNG

on behalf of Debtor Jo Ann T. Smith support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Jo Ann T. Smith)	Case No. 16-18381-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 25, 2024

For The Court

Timothy B. McGrath
Clerk of Court